

FIGURE 1A

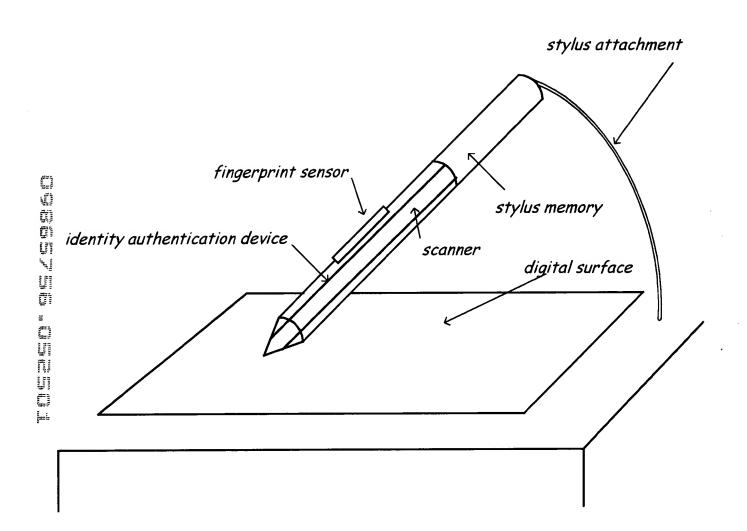


FIGURE 1B

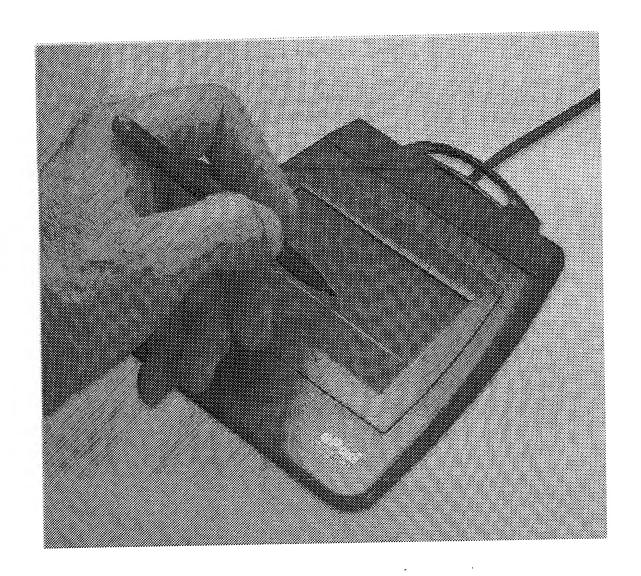
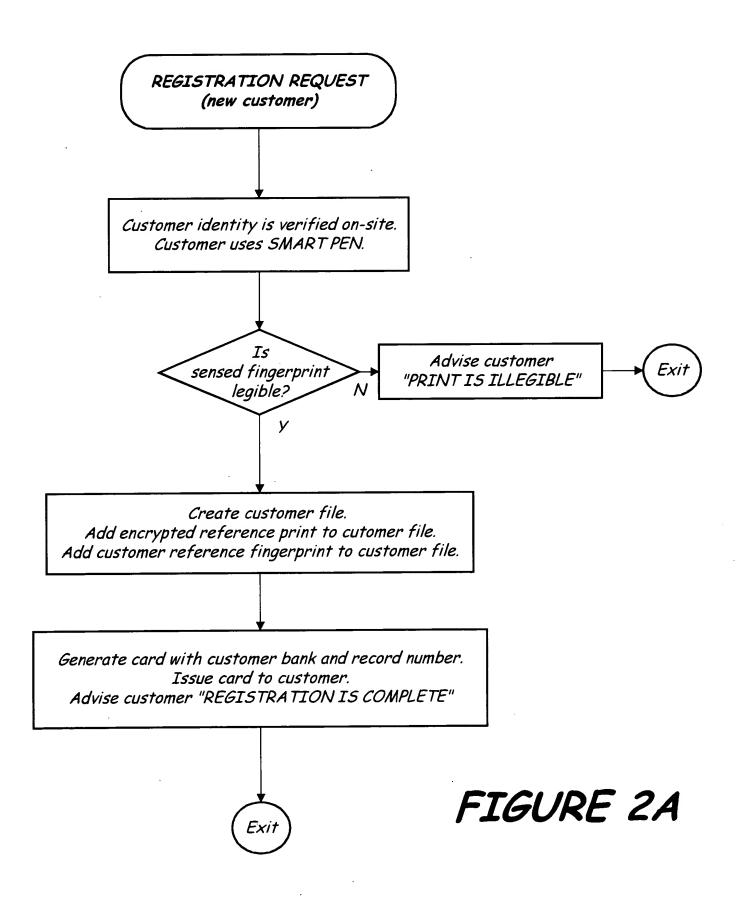
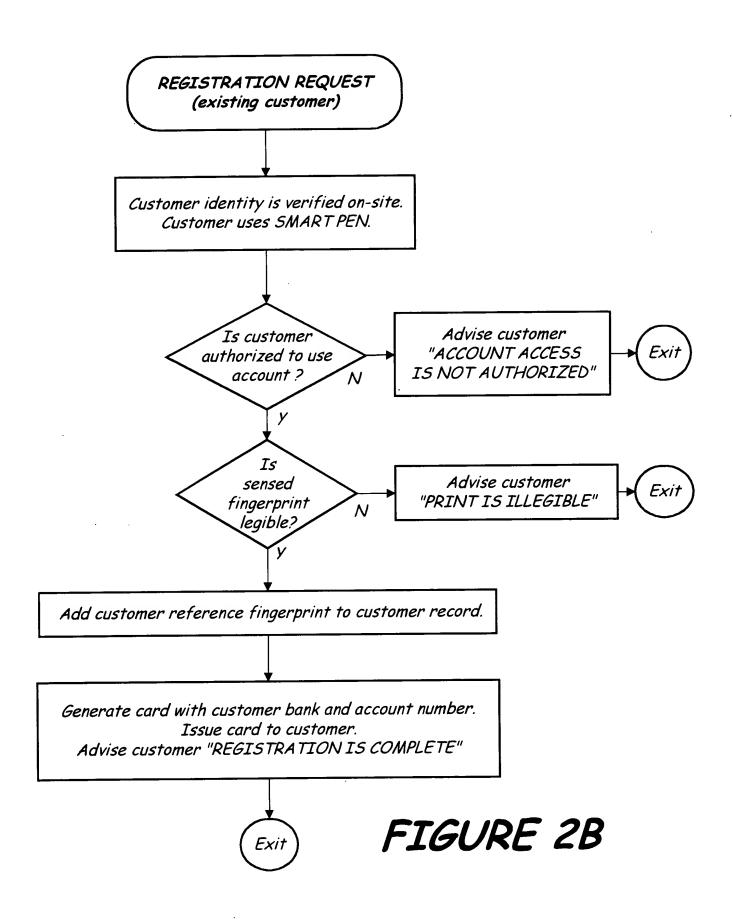
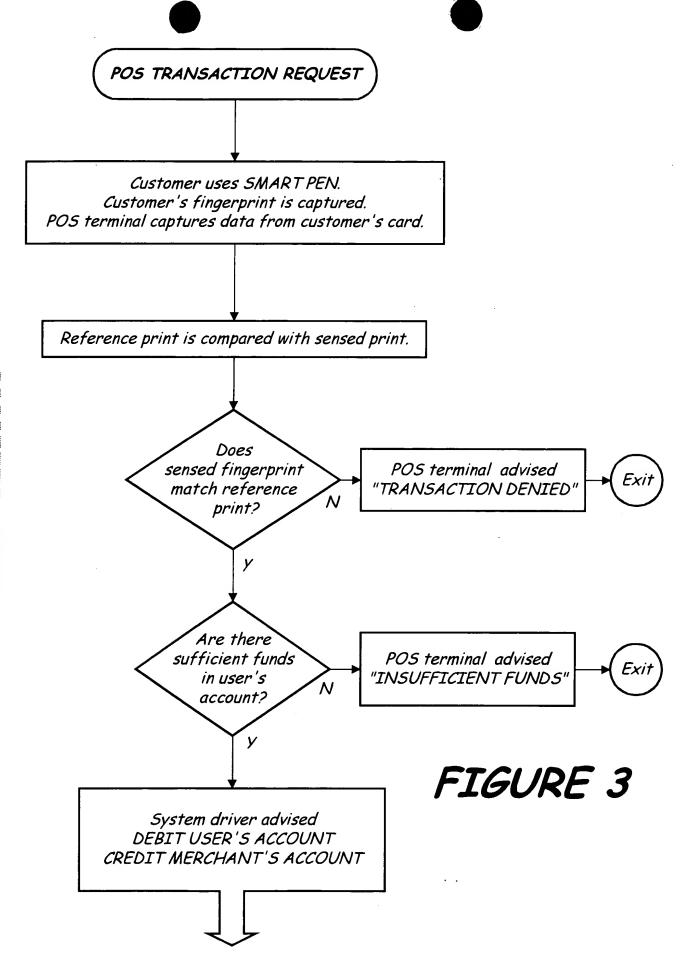
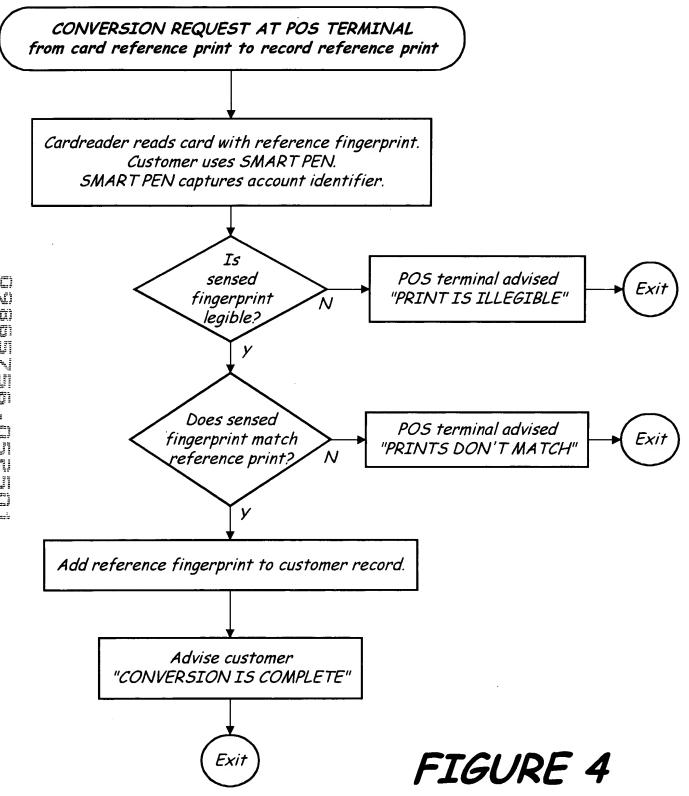


FIGURE 1C
prior art - signature pad









CARD PAN NO.

CUSTOMER'S BANK

CUSTOMER'S ACCOUNT NO.

CUSTOMER'S ACCOUNT NO.

FIGURE 5A

CARD MEMORY FOR USE WITH TETHERED PEN SMART PEN NO.

CUSTOMER'S ACCOUNT NO.

CUSTOMER'S BANK

REFERENCE PRINT

FIGURE 5B

WIRELESS SMART PEN MEMORY

CARD PAN NO.

CUSTOMER NAME

ADDRESS

PHONE NUMBER

ACCOUNT BALANCE

REFERENCE PRINT

FIGURE 6A

CUSTOMER RECORD MEMORY FOR USE WITH TETHERED PEN SMART PEN NO.

CUSTOMER NAME

ADDRESS

PHONE NUMBER

ACCOUNT BALANCE

FIGURE 6B

CUSTOMER RECORD MEMORY FOR USE WITH WIRELESS SMART PEN

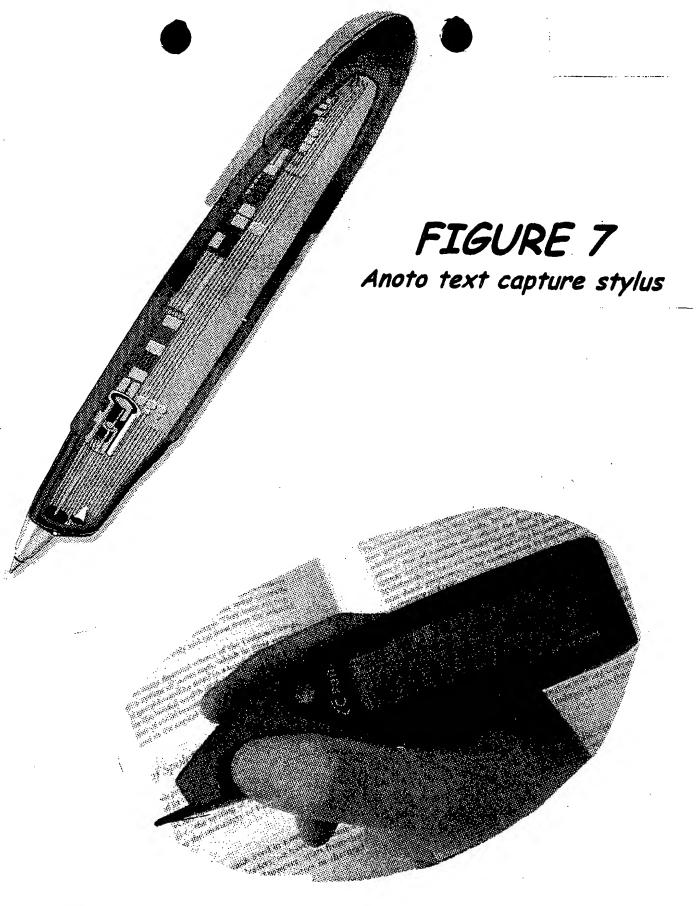


FIGURE 8
C-pen with a scanner